

DEBTOR: John McDonnell McPherson

CASE NUMBER: 21-10205

OFFICE OF THE UNITED STATES TRUSTEE  
DISTRICT OF MARYLAND  
MONTHLY OPERATING REPORT - CHAPTER 11  
INDIVIDUAL DEBTORS

☐ Check if this is an  
amended report.

## COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 2/1/21 to 2/28/21

**THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

## REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 **Bank Statements for All Bank Accounts open during any day during the period**  
(remember to redact all but the last four digits of bank account number)

## QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month? 1a. If no, explain. <small>Paid \$2000 in support from MMM account while awaiting DIP checks and deposit slips</small>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Are all insurance policies current and in effect? 2a. If no, explain. **	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable? 3a. If no, explain. **	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay all your bills on time this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf? 5a. If yes, why? **	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account? 7a. If yes, when will they be closed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**\*\*If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.**

**I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.**

Executed on: 3/19/21

Signature (Debtor):

Print name:

John McDonnell McPherson

Signature (Co-Debtor):

Print name:

DEBTOR: John McDonnell McPherson

CASE NUMBER: 21-10205

For Period from: 2/1/21 to 2/28/21

**CASH FLOW SUMMARY (SEE NOTE A)**

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance \$ 980.05 (1) A

## 2. Cash Receipts

Wages	\$		
Sole Proprietorship Revenues			
Draws from owned entities other than Sole Prop		12,000.00	
Rental Income			
Other			
Other			
Total Cash Receipts for the month	\$	12,000.00	B

## 3. Cash Disbursements

Primary residence: Rent or home mortgage payment	\$	0.00	
Utilities and Communication related Expenses			
Home maintenance (repairs/upkeep/association dues)			
Food / Groceries / Housekeeping supplies		152.83	
Restaurants/Entertainment/Recreation		112.53	
Clothing / Laundry / Personal Care			
Charitable and Religious Contributions			
Insurance payments		596.77	
Installment payments (including car payments)			
Transportation related (gas, parking, tolls)			
Alimony, maintenance, support of others		0.00	
Legal / Professional Fees / U.S. Trustee Fees			
Sole Proprietorship Expenses			
Rental Property related: mortgages / expenses / repairs			
Other			
Other			
Other			
Other			
Miscellaneous		35.19	
Total Cash Disbursements for the month	\$	897.32	C

4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements) (B - C) 11,102.68 D

5. Ending Cash Balance (A + D) \$ 12,082.73 E

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	897.32
Add: Any amounts paid on behalf of the debtor by others	
<b>Disbursements for U.S. Trustee Fee Calculation</b>	<b>897.32</b>

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: John McDonnell McPhersonCase Number: 21-10205**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending: 2/28/21	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:	Bank of Essex			
Last four digits of account	5288			
Purpose of Acct (Personal or Business)	Personal - DIP			
Type of account (Checking or Savings)	Checking			
Balance per Bank Statement at End of the Period	12,082.73			
TOTAL OF ALL ACCOUNTS AT END OF PERIOD	12,082.73			

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

**B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)**

Are post petition mortgage payments current?

No

☐

Yes

☒

Do you have other past due post petition bills?

No

☒

Yes

☐

If yes, how much do you owe, including past due mortgage payments?

\$

(Please attach a list of the creditors and amounts owed)

**C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)**

Does anyone owe you any money?

No

☒

Yes

☐

If yes, how much is owed to you?

\$

(Please attach a list of the purpose and amounts owed)

**D. UNUSUAL ITEMS**

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

See attached supplemental schedule of cash activity







## RECEIPTS AND DISBURSEMENTS RECAP

**Debtor:** John McDonnell McPherson
**Case #:** 21-10205
**Date Case was filed:** 1/12/21

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date.  
It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

**NOTE: These amounts are directly obtained from Page 2 of the associated MOR.**

Year: 2021			
	Receipts	Disb	Net
Jan	0	3,345	-3,345
Feb	12,000	897	11,103
Mar			0
Apr			0
May			0
Jun			0
Jul			0
Aug			0
Sep			0
Oct			0
Nov			0
Dec			0

TOTAL	12,000	4,242	7,758
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Year:			
	Receipts-2	Disb-2	Net-2
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0

	0	0	0
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## Bank Account Statement

009489



PO Box 965  
Tappahannock, VA 22560

ESBK

Temp-Return Service Requested

(800) 413-5524  
EssexBank.com

## Statement Summary

Account	XXXXXXXXX5288
Statement Date	03/05/21
Page	1 of 5

009489 1.0500 AB 0.428 TR00040

JOHN MCPHERSON  
DEBTOR IN POSSESSION 21-10205  
3900 NORTH CHARLES ST  
BALTIMORE, MD 21218-1756

## FREE CHECKING

Account: XXXXXXXX5288

## Account Summary

FREE CHECKING		Number of Enclosures	3
Account Number	XXXXXXXXX5288	Statement Dates	2/08/21 thru 3/07/21
Previous Balance	\$980.05	Days in the Statement Period	28
2 Deposits/Credits	\$16,000.00	Average Ledger	\$4,867.52
62 Checks/Debits	\$14,622.92	Average Collected	\$4,867.52
Service Charge	\$0.00		
Interest Paid	\$0.00		
Current Balance	\$2,357.13		

Itemization of Overdraft and Returned Item Fees	Total For This Period	Total Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

## Transactions

Date	Description	Check #	Debit	Credit	Balance
2/22	DBT CRD 1527 02/21/21 36622974 TUPELO HONEY L010 ARLINGTON VA C#8025		\$75.17		\$904.88
2/22	POS DEB 1748 02/19/21 00746877 EDDIE S OF ROLAND PARK 5113 ROLAND AVE BALTIMORE MD C#8025		\$46.93		\$857.95
2/22	DBT CRD 1254 02/21/21 44039401 GUILFORD CMF BALTIMORE MD C#8025		\$26.86		\$831.09
2/22	DBT CRD 0859 02/22/21 03521791 TST* THB BAGLERY & DEL BALTIMORE MD C#8025		\$6.36		\$824.73
2/22	DBT CRD 1019 02/20/21 51425967 SIMON S BAKERY LLC COCKEYSVILLE MD C#8025		\$5.51		\$819.22
2/22	DBT CRD 0901 02/22/21 04991787 TST* THB BAGLERY & DEL BALTIMORE MD C#8025		\$5.19		\$814.03
2/22	DBT CRD 1825 02/21/21 43195395 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.60		\$812.43
2/22	DBT CRD 2047 02/21/21 64645430 CMSVEND*CV		\$1.60		\$810.83

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21218175699





JOHN MCPHERSON  
DEBTOR IN POSSESSION 21-10205  
3900 NORTH CHARLES ST  
BALTIMORE, MD 21218-1756

Account XXXXXXXX5288  
Statement Date 03/05/21  
Page 2 of 5

## FREE CHECKING

Account: XXXXXXXX5288

## Transactions (Continued)

Date	Description	Check #	Debit	Credit	Balance
	BALTIMORE HANOVER MD C#8025				
2/22	DBT CRD 1446 02/20/21 11894028 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$809.48
2/23	DEPOSIT			\$12,000.00	\$12,809.48
2/23	DBT CRD 1706 02/22/21 95901949 ROYAL FARMS 92 BALTIMORE MD C#8025		\$11.10		\$12,798.38
2/23	DBT CRD 0945 02/22/21 31350909 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$12,796.53
2/23	DBT CRD 1622 02/22/21 69420925 USA*CANTEEN HANOVER MD C#8025		\$1.60		\$12,794.93
2/23	DBT CRD 2016 02/22/21 45804710 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.60		\$12,793.33
2/24	DBT CRD 1318 02/22/21 59250500 LIMONCELLO - BALTIMORE 410-7080136 MD C#8025		\$37.56		\$12,755.77
2/24	DBT CRD 0839 02/23/21 91760821 ROYALFARMS 35 BALTIMORE MD C#8025		\$8.98		\$12,746.79
2/24	DBT CRD 2137 02/23/21 94672109 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.60		\$12,745.19
2/24	DBT CRD 1658 02/23/21 90960594 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$12,743.84
2/25	DBT CRD 1706 02/24/21 95685583 EDDIE S OF ROLAND P BALTIMORE MD C#8025		\$56.09		\$12,687.75
2/25	DBT CRD 0924 02/24/21 18402522 USA*CANTFEN HANOVER MD C#8025		\$1.85		\$12,685.90
2/25	DBT CRD 1807 02/24/21 32504139 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$12,684.55
2/26	CD PREMIUM CAREFIRST BCBS PPD 091000017762339		\$596.77		\$12,087.78
2/26	DBT CRD 0952 02/25/21 35709511 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$12,085.93
2/26	DBT CRD 1359 02/25/21 83991591 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$12,084.08
2/26	DBT CRD 0952 02/25/21 35462054 USA*CANTEEN HANOVER MD C#8025		\$1.35		\$12,082.73
3/01	PAYMENT CHRYSLER CAPITAL TEL 021000022793053		\$419.99		\$11,662.74
3/01	DBT CRD 1831 02/26/21 46654761 HOPKINS DELI BALTIMORE MD C#8025		\$51.26		\$11,611.48
3/01	POS DEB 1743 02/26/21 16077232 THE UPS STORE #5373 841 E FORT AVE BALTIMORE MD C#8025		\$35.19		\$11,576.29
3/01	POS DEB 1714 02/27/21 00172493 EDDIE S OF ROLAND PARK 5113 ROLAND AVE BALTIMORE MD C#8025		\$30.22		\$11,546.07
3/01	DBT CRD 1329 02/25/21 65842234 SHOTTIS POINT BALTIMORE MD C#8025		\$30.00		\$11,516.07
3/01	DBT CRD 1130 02/27/21 94546846 SIMON S BAKERY LLC COCKEYSVILLE MD C#8025		\$5.51		\$11,510.56
3/01	POS DEB 1232 02/27/21 46939898 QUICK MART 576 CRANBROOK RD COCKEYSVILLE MD C#8025		\$3.25		\$11,507.31
3/01	DBT CRD 0925 02/26/21 19105088 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$11,505.46
3/01	DBT CRD 2051 02/28/21 67062918 CMSVEND*CV		\$1.60		\$11,503.86

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JOHN MCPHEE, SON  
DEBTOR IN POSSESSION 21-10205  
3900 NORTH CHARLES ST  
BALTIMORE, MD 21218-1756

Account XXXXXXXX5288  
Statement Date 03/05/21  
Page 3 of 5

## FREE CHECKING

Account: XXXXXXXX5288

## Transactions (Continued)

Date	Description	Check #	Debit	Credit	Balance
	BALTIMORE HANOVER MD C#8025				
3/01	DBT CRD 0924 02/26/21 18933825 USA*CANTEEN HANOVER MD C#8025		\$1.35		\$11,502.51
3/01	DBT CRD 1711 02/26/21 98754137 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$11,501.16
3/01	DBT CRD 1216 02/28/21 22183082 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$11,499.81
3/02	DEPOSIT			\$4,000.00	\$15,499.81
3/02	DBT CRD 1831 03/01/21 45100219 ROYAL FARMS 92 BALTIMORE MD C#8025		\$54.03		\$15,445.78
3/02	DBT CRD 1841 03/01/21 52676081 ROYAL FARMS 92 BALTIMORE MD C#8025		\$9.14		\$15,436.64
3/02	DBT CRD 1322 03/01/21 61397858 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$15,434.79
3/02	DBT CRD 2139 03/01/21 95972676 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.60		\$15,433.19
3/02	DBT CRD 2139 03/01/21 95798849 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$15,431.84
3/02	CASHED CHECK	1004	\$3,500.00		\$11,931.84
3/03	DBT CRD 1038 03/01/21 63179016 COLPARK LOC 573 ROCKVILLE MD C#8025		\$8.00		\$11,923.84
3/03	DBT CRD 0941 03/02/21 28757929 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$11,921.99
3/03	DBT CRD 2108 03/02/21 77162980 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.60		\$11,920.39
3/03	DBT CRD 1750 03/02/21 22357775 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$11,919.04
3/03	DBT CRD 2109 03/02/21 77462694 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$11,917.69
3/03	CASHED CHECK	1005	\$3,500.00		\$8,417.69
3/04	DBT CRD 1530 03/02/21 38011883 SHOTTIS POINT BALTIMORE MD C#8025		\$35.44		\$8,382.25
3/04	DBT CRD 2101 03/03/21 72989571 HOPKINS DELI BALTIMORE MD C#8025		\$7.27		\$8,374.98
3/04	DBT CRD 1534 03/02/21 40843967 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$8,373.13
3/04	DBT CRD 0945 03/03/21 31034438 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$8,371.28
3/04	DBT CRD 0944 03/03/21 30874870 USA*CANTEEN HANOVER MD C#8025		\$1.35		\$8,369.93
3/05	DBT CRD 1322 03/03/21 61548996 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$8,368.08
3/05	DBT CRD 1049 03/04/21 69525233 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$8,366.23
3/05	DBT CRD 1402 03/04/21 85210235 USA*CANTEEN HANOVER MD C#8025		\$1.85		\$8,364.38
3/05	DBT CRD 2004 03/04/21 38960989 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.85		\$8,362.53
3/05	DBT CRD 1048 03/04/21 69368484 USA*CANTEEN HANOVER MD C#8025		\$1.35		\$8,361.18
3/05	DBT CRD 1637 03/04/21 78799334 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$8,359.83

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JOHN MCPHERSON  
DEBTOR IN POSSESSION 21-10205  
3900 NORTH CHARLES ST  
BALTIMORE, MD 21218-1756

Account XXXXXXXX5288  
Statement Date 03/05/21  
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## FREE CHECKING

Account: XXXXXXXX5288

## Transactions (Continued)

Date	Description	Check #	Debit	Credit	Balance
3/05	DBT CRD 1805 03/04/21 31317528 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$8,358.48
3/05	DBT CRD 2006 03/04/21 39759573 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$8,357.13
3/05	CASHED CHECK	1006	\$6,000.00		\$2,357.13

## Summary of Deposits and Additions

Date	Amount	Date	Amount
2/23	\$12,000.00	3/02	\$4,000.00

## Checks

Date	Check #	Amount	Date	Check #	Amount
3/02	1004	\$3,500.00	3/05	1006	\$6,000.00
3/03	1005	\$3,500.00			

\* Indicates a gap in the check number sequence





JEN MCPHERSON  
 DEBTOR IN POSSESSION 21-10205  
 3900 NORTH CHARLES ST  
 BALTIMORE, MD 21218-1756

Account XXXXXXXX5288  
 Statement Date 03/05/21  
 Page 4 of 5

## FREE CHECKING

Account: XXXXXXXX5288

## Transactions (Continued)

Date	Description	Check #	Debit	Credit	Balance
3/05	DBT CRD 1805 03/04/21 31317528 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$8,358.48
3/05	DBT CRD 2006 03/04/21 39759573 CMSVEND*CV BALTIMORE HANOVER MD C#8025		\$1.35		\$8,357.13
3/05	CASHED CHECK	1006	\$6,000.00		\$2,357.13

## Summary of Deposits and Additions

Date	Amount	Date	Amount
2/23	\$12,000.00	3/02	\$4,000.00

## Checks

Date	Check #	Amount	Date	Check #	Amount
3/02	1004	\$3,500.00	3/05	1006	\$6,000.00
3/03	1005	\$3,500.00			

\* Indicates a gap in the check number sequence

Date 03/05/21 Page 5 of 5  
 Primary Acct No. XXXXXXXX5238

JOHN MCPHERSON  
 DEBTOR IN POSSESSION 21-10205  
 GENERAL ACCOUNT 3900 N. CHARLES ST BALTIMORE, MD 21218  
 JUNE 1004  
 PAY TO THE ORDER OF THE SOCIETY OF ALCOHOL CHURCHES \$ 3500.00  
 THREE THOUSAND FIVE HUNDRED DOLLARS  
 Essex Bank  
 MEMO 1401 - FAS. 1004  
 [Signature]

03/02/2021 1004 \$3500.00

JOHN MCPHERSON  
 DEBTOR IN POSSESSION 21-10205  
 GENERAL ACCOUNT 3900 N. CHARLES ST BALTIMORE, MD 21218  
 JUNE 1005  
 PAY TO THE ORDER OF THE SOCIETY OF ALCOHOL CHURCHES \$ 3500.00  
 THREE THOUSAND FIVE HUNDRED DOLLARS  
 Essex Bank  
 MEMO 1401 - FAS. 1005  
 [Signature]

03/03/2021 1005 \$3500.00

JOHN MCPHERSON  
 DEBTOR IN POSSESSION 21-10205  
 GENERAL ACCOUNT 3900 N. CHARLES ST BALTIMORE, MD 21218  
 2/21/21 1006  
 PAY TO THE ORDER OF KATHARINE MERTONSON \$ 6,000.00  
 SIX THOUSAND DOLLARS  
 Essex Bank  
 MEMO FAS. 1006  
 [Signature]

03/05/2021 1006 \$6000.00



## Supplemental Schedule of Cash Activity

Monthly Operating Report  
Supplemental Schedule of Cash Activity  
John M McPherson  
21-10205

February, 1 2021 to February 28, 2021

	Date	DIP Bank Account	Cash On Hand	Other	Amount	Comments
Beginning Cash Balance						
DIP Account		980.05			980.05	Opening DIP Account Balance - 1/29/2021
Cash on Hand		-	750.00	-	750.00	Cash on Hand - 2/1/21
Total		980.05	750.00	-	1,730.05	
Cash Receipts						
Draws from MMS	2/22/2021	12,000.00			12,000.00	Deposited - 2/23/21
Payment from MMS to Spouse	2/11/2021			2,000.00	2,000.00	Transferred from MMS - 2/11/21
Total		12,000.00	-	2,000.00	14,000.00	
Cash Disbursements						
Primary Residence - Rent	2/21/2021	3,500.00			3,500.00	Outstanding Check - Cleared 3/2/2021
Utilities and Communications					-	
Home Maintenance					-	
Food / Groceries / Housecleaning Supplies	Various	152.83	440.00		592.83	
Restaurant/ Entertainment / Recreation	Various	112.73			112.73	
Clothing / Laundry / Personal Care					-	
Charitable and Religious Contributions					-	
Insurance Payments - Care First	2/26/2021	596.77			596.77	
Installment Payments - Chrysler	2/26/2021	419.97			419.97	Outstanding Check By Phone - Cleared 3/1/2021
Transportation Related (gas, parking, tolls)	Various	-	60.00		60.00	
Alimony, maintenance, support of others	2/21/2021	6,000.00		2,000.00	8,000.00	Outstanding Check - Cleared 3/5/2021
Legal / Professional / U. S. Trustee		-			-	
Sole Proprietorship Expenses		-			-	
Rental Property Related		-			-	
Other		-			-	
Miscellaneous		35.19			35.19	
Total		10,817.49	500.00	2,000.00	13,317.49	
Ending Cash Balance						
DIP Account		2,162.56	-		2,162.76	
Cash on Hand		-	250.00		250.00	
Total		2,162.56	250.00		2,412.76	

Notes:

DIP bank account activity adjusted to reflect outstanding checks / payments by phone - reflected in bank account statement subsequent to 2/28/21.  
Cash on Hand reflects cash balances and disbursements during the period.  
Other activity reflects transfer of \$2,000 on 2/11/21 from MMS account to spouse while awaiting checks / deposit slips from newly opened DIP account.